

Notice of Allowability

Application No.

09/852,566

Examiner

Jalatee Worjloh

Applicant(s)

OSHIMA ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 12/12/2005.
2. ☒ The allowed claim(s) is/are 1,3,5-7,10,13,14,17,19-25 and 27.
3. ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some* c) ☐ None of the:
1. ☒ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

[Signature]
PRIMARY EXAMINER

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Tom Basso (Reg. No. 46,541) on January 17, 2006.

The application has been amended as follows:

Canceled claims 8, 9, 15 and 16.

Allowable Subject Matter

2. Claims 1, 3, 5-7, 10, 13, 14, 17, 19-25 and 27 are allowed.

Reasons for Allowance

3. The following is an examiner's statement of reasons for allowance:

The closest prior art of record is European Patent No. 042180 to Mansvelt.

Mansvelt discloses a system of transferring funds including a financial institution funds transfer machine, a retailer's point of sales device and a smart card. Mansvelt taken either individual or in combination with other prior art of record fails to teach or suggest subjecting the settlement information to an encryption processing by using a common key shared by the settlement management device and the data storage device, and transmitting the settlement information subjected to the encryption processing to the client device, wherein the settlement management device creates a second signature indicating validity of the settlement information with the first signature by using a private key of the settlement management device, and

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transmits the settlement information given the second signature and subjected to the encryption processing to the client device as recited in independent claims 1 and 27, encrypting the settlement information using a common key shared by the settlement management device and the data storage device, transmitting the settlement information subjected to the encryption processing to a client device wherein the settlement management device creates a second signature indicating validity of the settlement information with the first signature by using a private key of the settlement management device, and transmits the settlement information given the second signature and subjected to the encryption processing to the client device which can check validity of the second signature by using a public key corresponding to the private key of the settlement management device and output it to the data storage device as recited in independent claims 17 and 22, wherein the settlement management device creates a second signature indicating validity of the settlement information with the first signature by using a private key of the settlement management device, and transmits the settlement information given the second signature and subjected to the encryption processing to the client device which can check validity of the second signature by using a public key corresponding to the private key of the settlement device and output it to the data storage device as recited in independent claim 23; subjecting the settlement information to an encryption processing by using a common key shared by the settlement management device and the data storage device, outputting the settlement information subjected to the encryption processing to the data storage device through a client device, wherein the settlement management device creates a second signature indicating validity of the settlement information with the first signature by using a private key of the settlement management device, and transmits the settlement information given the second signature and

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subjected to the encryption processing to the client device which can check validity of the second signature by using a public key corresponding to the private key of the settlement management device and output it to the data storage device as recited in independent claim 10, receiving settlement information which is created by the settlement management device based on settlement management device based on settlement request information from the store device and is subjected to an encryption processing by using a common key shared by the settlement management device and the data storage device, wherein the settlement management device creates a second signature indicating validity of the settlement information with the first signature by using a private key of the settlement management device, and transmits the settlement information given the second signature and subjected to the encryption processing to the client device which can check validity of second signature by using a public key corresponding to the private key of the settlement management device and output it to the data storage device as recited in independent claim 24, inputting settlement information, which is created by the settlement management device based on settlement request information from the store device and is subjected to encryption processing by using a common key shared by the settlement management device and the data storage device, through a client device provided with an information input and output function to the data storage device, wherein the settlement management device creates a second signature indicating validity of the settlement information with the first signature by using a private key of the settlement management device, and transmits the settlement information given the second signature and subjected to the encryption processing to the client device which can check validity of the second signature by using a public

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key corresponding to the private key of the settlement management device and output it to the data storage device as recited in independent claim 25.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- US Patent No. 6098053 to Slater discloses a system and method for performing an electronic financial transaction.
- US Patent No. 6675153 to Cook et al. discloses a transaction authorization system including the step where a merchant digitally signs an encrypted charge slip.
- "The SET Protocol" to Indermauer discusses the new standards for ensuring safe payment card transmissions across the Internet.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jalatee Worjloh whose telephone number is (571) 272-6714. The examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.


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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

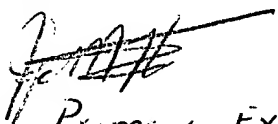
Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

***P.O. Box 1450
Alexandria, VA 22313-1450***


Jalatee Worjloh
Patent Examiner
Art Unit 3621

January 18, 2006


Primary Examiner
AU 3621